

B18 (Official Form 18) (12/07)

United States Bankruptcy Court

Western District of Virginia

Case No. 12-60599

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Cordell Antwan Pennix
160 Pinecrest Drive
Madison Heights, VA 24572

Social Security / Individual Taxpayer ID No.:

xxx-xx-9077

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 6/19/12

William E Anderson
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

B18 (Official Form 18) (12/07) – Cont.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Western District of Virginia

In re:
Cordell Antwan Pennix
Debtor

Case No. 12-60599-wea
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0423-6

User: campbellp
Form ID: bl8

Page 1 of 2
Total Noticed: 20

Date Rcvd: Jun 19, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 21, 2012.

db
3534064 +Cordell Antwan Pennix, 160 Pinecrest Drive, Madison Heights, VA 24572-3522
3534066 +Approved Cash Advance, 5508 C Fort Avenue, Lynchburg VA 24502-5326
3534066 Capital One, PO Box 30287, Salt Lake City UT 84130-0287
3534067 +Cash Advance Centers of VA, 1418 N Battlefield Boulevard, Chesapeake VA 23320-4506
3534068 +Check First #205, 3701 Fort Avenue, Lynchburg VA 24501-3819
3534069 +Collect500.com, 3622 Bay Circle West, Lehi UT 84043-2943
3534070 +Direct Loans, US Dept of Education, PO Box 5202, Greenville TX 75403-5202
3534071 +Fingerhut, 6509 Flying Could Drive, Eden Prairie MN 55344-3307
3534072 +First Charge Financial, c/o Collection Recovery Bureau, 5834 Monroe Street Suite A-142,
Sylvania OH 43560-2267
3534074 Friedmans Jewelers, 851 E 165 Service Road S, Mobile, AL 36606
3534077 +Orthopaedic Center of Central VA, c/o Gary M Coates Esquire, 2104 Langhorne Road,
Lynchburg VA 24501-1428
3534078 Suntrust Bank, PO Box 622227, Orlando FL 32862-2227
3534080 ++WACHOVIA BANK NA, PO BOX 13765, ROANOKE VA 24037-3765
(address filed with court: Wachovia Bank, PO Box 563966, Charlotte NC 28256-3966)
3534081 +Western Sky/Cashcall, 1600 S Douglass Road, Anaheim CA 92806-5948

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

3563824 +EDI: ATLASACQU.COM Jun 19 2012 21:28:00 Atlas Acquisitions LLC, 294 Union St.,
Hackensack, NJ 07601-4303
3534065 E-mail/Text: bankruptcy@bbandt.com Jun 20 2012 00:39:34 BB&T, PO Box 819,
Wilson NC 27894-0819
3534073 +EDI: AMINFOFP.COM Jun 19 2012 21:23:00 First Premier Bank, 3820 N Louise Avenue,
Sioux Falls SD 57107-0145
3534075 EDI: CCS.COM Jun 19 2012 21:28:00 Hollywood Video c/o CCS, PO Box 9133,
Needham MA 02494-9133
3534076 EDI: RESURGENT.COM Jun 19 2012 21:28:00 LVNV Funding LLC, PO Box 10584,
Greenville SC 29603-0584
3534079 E-mail/Text: bankruptcydepartment@ncogroup.com Jun 20 2012 05:17:37
Verizon Wireless c/o NCO Financial, 507 Prudential Road, Horsham PA 19044-2308
TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 21, 2012

Signature:



District/off: 0423-6

User: campbellp
Form ID: b18

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Total Noticed: 20

Date Rcvd: Jun 19, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 19, 2012 at the address(es) listed below:

R Mitchell Garbee on behalf of Debtor Cordell Pennix mgarbee@wgrlaw.net
Roy V Creasy(70) barbara@creasy.roacoxmail.com, val2@ecfcbis.com

TOTAL: 2